




NAVIGATORS
& GENERAL

A member of the  Zurich Financial Services Group

Risk management guidance for boat owners



Maintaining your vessel and equipment in a safe and seaworthy condition is a requirement of your policy, and wear and tear cannot be claimed. It is particularly important to keep an eye on rigging and masts, which can be subjected to considerable loads.

You can take many common-sense measures to avoid loss or damage to your craft or its equipment. Our experience suggests that taking the precautions detailed below before putting to sea could significantly reduce the number of boating accidents and losses that occur.



HULL AND DECK FITTINGS

RISK

Corroded or loose hose clips, perished, worn or unsecure hoses.

Blocked anchor/cockpit locker drains.

Bilge pump or anti-syphon loop blockage.
Anti-syphon loop return valve can often seize.

Deck fittings pulling out under load or block clevis pins working loose.

RECOMMENDATION

Mild steel clips should be replaced with stainless steel clips. Regularly check clips for tightness and any corrosion. Double clips are preferable. Replace any suspect hoses.

Check condition regularly, especially during autumn and winter, or after long periods unused.

Always close seacocks when not in use, and remember to open them again before use. Check for blockages, ensure bilge pump batteries are well charged.

To avoid injury and damage, ensure adequate backing plates on load bearing components and clevis pins are regularly checked, tightened and secured.

MACHINERY AND ENGINE CONTROLS

RISK

Rubber seal on sail/outdrive unit failure.

Stern gland or gaiter failure.

Corroded or lost propeller locking pin leading to loss of blade or blades and drive.

Frost damage to Engine and Water heaters ashore or afloat. Split engine block/head or pipes.

Stiff, worn or corroded engine and steering controls. Can break at critical moments under load.

RECOMMENDATION

Check regularly and replace as per manufacturers instructions.

Gradually wear so check packing and gaiter clips which should be doubled up.

Ensure adequate cathodic protection and check during routine maintenance.

Safeguard engine as per manufacturers instructions and drain down systems when laid up.

Inspect and replace as part of routine maintenance. Lubricate and ensure free running.



FIRE AND FIRE EXTINGUISHERS



RISK

Gas leaks through valve, piping, cooker/heater or fridge, leading to fire or explosion. Piping not to British Safety Standards.

Out of date, poorly installed or discharged automatic extinguishers.

Incorrect containers for petrol storage/use of spare gas cylinders.

RECOMMENDATION

Ensure bottle stored up-right in a self venting compartment. Keep all gas cylinder valves firmly shut when not in use. Check for corrosion – replacement should only be undertaken by a qualified Corgi engineer. If a gas or fuel leak is suspected, turn off pilot lights, do not use electrical equipment or smoke, ensure maximum ventilation and use a hand bilge pump to pump out any residual gas.

These will not go off when a fire is detected and can also invalidate your Fire Extinguisher Warranty.

Only use cans designed for carrying petrol. Never use an open container to hold or transfer fuel or to mix petrol and 2 stroke oil. Ensure spare gas cylinders are properly secured and cannot break free in bad weather.

MAST, SPARS, STANDING AND RUNNING RIGGING



RISK

Failure or dropping out of split pins, circlips.

Spreader ends coming out of spreader section due to rivet failure.

Undersized or missing flexible toggle in forestay stemhead fitting, causing fatigue.

Corrosion or cracks in T terminals, bottle screws, spreader and rigging brackets.

RECOMMENDATION

Ensure they are replaced and taped every season and properly turned back on themselves.

Ensure through bolted into section, not rivetted and taped over unless welded on.

Fit/check with professional rigger ensure split bent back and taped.

Regular inspection and replacement by professional company when necessary.

TOWING AND SALVAGE



RISK

Confusion over correct procedure. Damage to vessel and crew if not done properly.

RECOMMENDATION

Don't rush or panic. Try to use your line, agree terms for tow beforehand. Try to secure through bow roller on to multiple solid anchor points, like mooring cleats and winches on both sides to spread load.



THEFT AND GENERAL SECURITY

RISK

Break-ins, whilst in use, ashore during winter or unattended on moorings for long periods.

Theft of outboard, tender and other exterior equipment.

RECOMMENDATION

Never leave unlocked, even for short periods. Remove expensive items from view/take home for winter. Check Yard Security and lock hatches.

Use a purpose manufactured locking device on motor. Store motor and other equipment below decks when left for long periods. Mark with visible security coding. Keep a record of serial numbers on outboard motors and other expensive items. Fit strong locks to main hatches, use specialist locks for outboard motors. Fit a wheelclamp to trailers whilst left unattended.



NAVIGATIONAL ERRORS

RISK

Grounding claims, damaging props and underwater gear, more damage on falling tide, possible injury.

Collisions with other yachts or stationary objects.

Personal fatigue/confusion.

RECOMMENDATION

Proper passage planning. Check MCA requirements. Plot positions. Be cautious in unfamiliar waters. Check charts etc up to date. When navigating by GPS, take care to avoid any hazards between waypoints.

Keep a proper look out at all times and proceed with caution in bad visibility, during night or in unfamiliar waters.

Plan passages with adequate watch systems. Ensure crew are fully briefed and know what to do in an emergency. Refresh with RYA courses over the winter. Have adequate supplies and clothing.



LAYING UP AND LAUNCHING HAZARDS

RISK

Boats blowing over whilst ashore, protective covers and furled sails being split.

Through hull fittings, pipes, flooring and stairs not properly replaced after lay up.

RECOMMENDATION

Remove all covers/sprayhood and sails to reduce windage when not used for long periods. Drop mast if wintered ashore. Ensure cradle is suitable for boat.

Double check all through hull fittings prior to launch, shut sea cocks, and prepare for sea prior to first launch. Compile own check list.

A wealth of experience to assist you

Since 1921, Navigators & General has been insuring pleasurecraft, from dinghies to superyachts. Over this time, we have developed an awareness of the common causes of insurance claims. Based on our experience, we have provided some helpful hints and advice. Following this advice could help you avoid some of the most common claims and reduce loss or damage.



Useful contact numbers

Claims	01273 863 450
New customers	01273 863 420
Existing customers	01273 863 430
Commercial customers	01273 863 460
Corgi	01256 372 200
Yacht Brokers, Designers & Surveyors Association	01730 710 425
Royal Yachting Association	0845 345 0400
Marine Call	0871 200 3985
Chandlery (Mailspeed Marine)	0870 990 9951

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